World Sailing Classes Committee

White Paper

Third-Party Liability Insurance Framework for World Sailing

Jan Martin Wilschut (NED)
Chair
World Sailing Classes Committee

1. Summary

*"**Insurance**: each participating boat shall be insured with valid third-party liability insurance with a minimum cover of €1,500,000 per incident or the equivalent."* Or similar wording. We all have read them before, and we all had to act on them to be able to participate.

Sailing is a global sport governed by shared rules and a commitment to safety, fairness, and international participation. Yet, third-party liability (TPL) insurance—required as an entry condition through the event's Notice of Race (NoR) *(see above)*, based on World Sailing's regulations and guidance to race organizers (Notice of Race Guide, March 2025)—is currently fragmented, inconsistent, and inaccessible in many cases. This inconsistency endangers sailors, regatta organizers, and the integrity of the World Sailing Classes framework.

This white paper proposes the development and implementation of a centralized, global TPL insurance scheme to cover <u>all</u> sailors participating in World Sailing Classes events, from Junior to Olympic, with seamless international portability, legal compliance, and consistent minimum coverage standards.

2. Problem Definition

2.1 Current Situation

- Most sailors are individually responsible for securing TPL insurance
- No global standard: different coverage and pricing levels, exclusions, and providers per country
- Sailors face gaps in coverage when traveling internationally or competing across federations
- Event organizers struggle to verify coverage consistently

2.2 Consequences

- Risk of financial liability for sailors and event organizers
- Potential non-compliance with RRS and local requirements
- Barrier to participation in international events—especially for junior, youth, emerging nations, and low-income sailors
- Reputational risk for World Sailing

3. Objectives of the Proposal

- Guarantee universal, compliant TPL coverage for all WS Class sailors
- Ensure global portability of coverage
- Simplify verification and reduce administrative overhead
- Enhance equity, inclusion, and global participation

4. Strategic Framework

4.1 Key Components

- Master Insurance Policy: umbrella policy negotiated with a global broker
- Class-Based or Sailor-Based Funding: fees integrated into class registration or sailor licences
- Geographically Compliant Coverage: meets or exceeds legal minimums in participating countries
- Regatta-Level Verification Tool: automatic coverage validation tied to WS Sailor ID, sail number, or regatta entry

4.2 Scope of Coverage

- Third-party bodily injury and property damage
- Worldwide validity, including training and racing
- Optional top-up packages for sailors or events needing extended protection

5. Indicative (and Ambitious) Implementation Roadmap

Phase	Milestone	Timeline	
1	Risk & Claims Assessment (historical data analysis)	Q3	2025
2	Request for Proposal Global Insurance Broker	Q4	2025
3	Design Policy Structure and Legal Review	Q1	2026
4	Pilot with Selected WS Classes or Regions	Q2-Q3	2026
5	Global Rollout to All WS Classes	Q1	2027

6. Governance & Oversight

Establish a Global Insurance Working Group under the World Sailing Classes Committee to oversee:

- Policy design and renewal
- Broker selection and performance
- Financial transparency
- Dispute resolution and claims performance

Membership of the Working Group:

- 2 Class Association representatives
- 1 WS Board liaison
- 1 Legal/Insurance expert
- 1 Athletes' Committee representative
- 1 Regatta organizer representative

7. Funding Models

Option A: Class-Based Surcharge

- €10-€20 per year per sailor via Class fees

Option B: Sailor License Integration

- Small fee embedded in WS Sailor ID or international license (MNA?)

Option C: Hybrid Event Model

- Coverage tied to regatta entries, automatically applied per event

All options may be partially subsidized through:

- Commercial sponsorship
- National Federations
- Solidarity funds for developing nations

8. Risk Management & Claims Handling

A central digital claims portal will:

- Allow for multilingual claim submissions
- Provide transparent processing timelines
- Offer guidance for regatta organizers in case of incidents

9. Precedents and Case Studies

- UIM (Powerboating) centralized global TPL coverage for events
- FEI (Equestrian) similar global federation-led liability schemes
- MNA examples from France, Germany, and the Netherlands

10. Conclusion

This initiative represents a significant step forward for World Sailing's leadership in global sports governance. By delivering a world-class insurance solution for our sailors, we not only ensure compliance but also promote participation, equity, and professional standards across all Classes and continents.

I recommend that World Sailing authorize a feasibility Working Group immediately, with the objective to deliver a detailed policy proposal and pilot by mid-2026.

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